

Information to identify the case:

Debtor 1	<u>Arthur Evangelista</u>	Social Security number or ITIN	xxx-xx-9107
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Brenda K Evangelista</u>	Social Security number or ITIN	xxx-xx-4016
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 21-18001-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Arthur Evangelista
aka Arthur K Evangelista Sr.

Brenda K Evangelista

1/14/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Arthur Evangelista
Brenda K Evangelista
Debtors

Case No. 21-18001-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 14, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Arthur Evangelista, Brenda K Evangelista, 309 Francis Avenue, Chesilhurst, NJ 08089-1051
cr	+ Nissan Motor Acceptance Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
519334900	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519329969	LightStream, a Div of SunTrust Bank, PO Box 117320, Atlanta, GA 30368-7320
519329970	+ Midland States Bank/Green Sky, 1797 N. East Expy NE, Brookhaven, GA 30329-7803
519329971	Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
519329972	OneMain Financial, PO Box 740594, Cincinnati, OH 45274-0594
519329973	+ Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
519329974	Shellpoint Mortgage Servicing, PO Box 51850, Livonia, MI 48151-5850
519329975	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
519329978	+ Synovus Bank/Green Sky, 1797 N. East Expy NE, Brookhaven, GA 30329-7803
519329979	+ US Bank/Elan Finl Svcs, PO Box 108, Saint Louis, MO 63166-0108
519329980	Virtua Health - West Jersey, Attn: Apex Asset Mgt., LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 14 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 14 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519329964	EDI: CAPITALONE.COM	Jan 15 2022 01:33:00	Capital One, PO Box 4069, Carol Stream, IL 60197-4069
519329965	Email/PDF: creditonebknofications@resurgent.com	Jan 14 2022 20:42:41	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
519329966	Email/Text: bbagley@enerbankusa.com	Jan 14 2022 20:37:00	EnerBank USA, PO Box 26856, Salt Lake City, UT 84126-0856
519329967	Email/Text: bankruptcy.notices@hdfsi.com	Jan 14 2022 20:38:00	Harley Davidson Credit Corp., PO Box 22048, Carson City, NV 89721-2048
519329968	EDI: IRS.COM	Jan 15 2022 01:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519329976	+ EDI: RMSC.COM	Jan 15 2022 01:33:00	SyncB/PaypalExtrasMC, PO Box 965005, Orlando, FL 32896-5005
519330747	+ EDI: RMSC.COM	Jan 15 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519329977	EDI: RMSC.COM	Jan 15 2022 01:33:00	Synchrony Bank/Care Credit, PO Box 965061, Orlando, FL 32896-5061

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2018-RPL4 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Maureen P. Steady	trustee@kurtzmansteady.com mps@trustesolutions.net,J121@ecfbis.com,telaak@kurtzmansteady.com,steady@premierremote.com
Richard S. Hoffman, Jr.	on behalf of Joint Debtor Brenda K Evangelista rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr.	on behalf of Debtor Arthur Evangelista rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5